

<i>SERFF Tracking Number:</i>	<i>MRKA-125804064</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Markel American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>ARORRR-081</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0006 Other Personal Inland Marine</i>
<i>Product Name:</i>	<i>Off-Road Recreational Vehicle</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Markel American Insurance Company

Product Name: Off-Road Recreational Vehicle SERFF Tr Num: MRKA-125804064 State: Arkansas

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 09.0006 Other Personal Inland Marine

Co Tr Num: ARORRR-081

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status: Closed - File and Use

Reviewer(s): Alexa Grissom, Betty Montesi

Authors: Lisa Schuppner, Audrey Hanken

Disposition Date: 09/25/2008

Date Submitted: 09/24/2008

Disposition Status: Filed

Effective Date Requested (New): 12/15/2008

Effective Date (New): 12/15/2008

Effective Date Requested (Renewal): 03/15/2009

Effective Date (Renewal): 03/15/2009

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 09/25/2008

State Status Changed: 09/25/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Our currently approved Motorcycle and Recreational Vehicle program is now being split into separate off-road recreational vehicle (i.e. all terrain vehicles, golf carts and snowmobiles) and on-road (motorcycle) programs. This filing contains the Off Road Recreational Vehicle Program materials. All of the rate and rule materials for the Off Road Recreational Vehicle Program "me-too" the currently approved materials with the exceptions described in our filing memorandum. Please be advised that our off-road risks will be undergoing reclassification from Annual Statement

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Lines 19 and 21 (Private Passenger Auto) to Annual Statement Line 9 (Inland Marine). This program is being reclassified in your state as a result of our recent review and determination regarding the appropriate line(s) of business for reporting the off road risks. Our statutory accountants will handle the reclassification.

The last program revision, with a rate impact, was filed and approved by your department effective September 18, 2006 under your filing #AR-PC-06-020922 (our filing #ARRECRR-062). All changes are detailed on the enclosed filing addendum. Any necessary supporting documentation is also enclosed.

We are filing these changes using your "prior approval" statutes with an effective date of December 15, 2008 for new business and March 15, 2009 for renewals. We understand this filing to be deemed approved if not disapproved within this time period. Please feel free to contact me if you have any questions or concerns regarding this filing.

## Company and Contact

### Filing Contact Information

Lisa Schuppner, Regulatory Compliance	LSCHUPP@MARKELCORP.COM
P.O. Box 906	(800) 236-2862 [Phone]
Pewaukee, WI 53072-0906	(262) 548-9790[FAX]

### Filing Company Information

Markel American Insurance Company	CoCode: 28932	State of Domicile: Virginia
P.O. Box 906	Group Code: 785	Company Type: Insurance Company

N14 W23800		
Pewaukee, WI 53072-0906	Group Name:	State ID Number:
(800) 236-2862 ext. [Phone]	FEIN Number: 54-1398877	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100 per rate/rule filing.

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Our domicile of Virginia does not charge rate/rule filing fees.

Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Markel American Insurance Company	\$100.00	09/24/2008	22704388

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Alexa Grissom	09/25/2008	09/25/2008

SERFF Tracking Number:	MRKA-125804064	State:	Arkansas
Filing Company:	Markel American Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	ARORRR-081		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0006 Other Personal Inland Marine
Product Name:	Off-Road Recreational Vehicle		
Project Name/Number:	/		

## Disposition

Disposition Date: 09/25/2008

Effective Date (New): 12/15/2008

Effective Date (Renewal): 03/15/2009

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Markel American Insurance Company	0.000%	\$0	2,243	\$736,268	15.000%	-23.500%	0.000%

SERFF Tracking Number: MRKA-125804064 State: Arkansas  
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: ARORRR-081  
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine  
Product Name: Off-Road Recreational Vehicle  
Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Rule and Rate Manual Listing	Filed	Yes
Supporting Document	Financial Responsibility Factor Support	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Pro Rata Table	Filed	Yes
Rate	Short Rate Table	Filed	Yes
Rate	Territory Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Operator Age Factors	Filed	Yes
Rate	Financial Responsibility Factor Page	Filed	Yes
Rate	Symbol, Bike Age, CC Size and Acquisition Factors	Filed	Yes
Rate	Symbol Definitions	Filed	Yes
Rate	Surcharge/Credit Page	Filed	Yes
Rate	Surcharge/Credit Page	Filed	Yes

SERFF Tracking Number: MRKA-125804064  
Filing Company: Markel American Insurance Company  
Company Tracking Number: ARORRR-081  
TOI: 09.0 Inland Marine  
Product Name: Off-Road Recreational Vehicle  
Project Name/Number: /

State: Arkansas  
State Tracking Number: EFT \$100  
Sub-TOI: 09.0006 Other Personal Inland Marine

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File and Use
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	09/18/2006
<b>Filing Method of Last Filing:</b>	File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Markel American Insurance Company	0.000%	0.000%	\$0	2,243	\$736,268	15.000%	-23.500%



SERFF Tracking Number:	MRKA-125804064	State:	Arkansas
Filing Company:	Markel American Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	ARORRR-081		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0006 Other Personal Inland Marine
Product Name:	Off-Road Recreational Vehicle		
Project Name/Number:	/		

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:	
Filed	General Rules	P-1	Replacement	ARMC-992	OFF - AR - 2008 - Rules P-1.pdf
Filed	General Rules	P-2	Replacement	ARREC-051	OFF - AR - 2008 - Rules P-2.pdf
Filed	General Rules	P-3	Replacement	AR-PC-06-018356	
Filed	Pro Rata Table	P-2A	Replacement	ARMC-981	OFF - 2008 - P-2A.pdf
Filed	Short Rate Table	P-2B(1-4)	Replacement	AR-PC-06-018356	OFF - 2008 - P-2B.pdf
Filed	Territory Page	T-1	Replacement	ARREC-041	OFF - AR - 2008 - T.pdf
Filed	Rate Page	R-1, R-2	Replacement	AR-PC-06-018356	OFF - AR - 2008 - Rate R-1 R-2.pdf
Filed	Rate Page	R-3	Withdrawn	AR-PC-06-020922	
Filed	Operator Age Factors	AG-1	Replacement	ARREC-051	OFF - AR - 2008 - Factors AG.pdf
Filed	Financial Responsibility Factor Page	FR-1	New		OFF - AR - 2008 - Factors FR.pdf

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Filed	Symbol, Bike Age, CC MF-1 Size and Acquisition Factors	Replacement	AR-PC-06-018356	OFF - AR - 2008 - Factors MF.pdf	
Filed	Symbol Definitions	MF-2, MF-3, MF-Withdrawn 4	ARREC-051		
Filed	Surcharge/Credit Page	Q-1	Replacement	ARREC-051	OFF - AR - 2008 - Q.pdf
Filed	Surcharge/Credit Page	Q-2	Withdrawn	ARREC-011	

ARKANSAS  
OFF ROAD RECREATIONAL VEHICLE  
RULE and RATE MANUAL  
RULES

**Rule 1. – Definitions**

**All-Terrain Vehicle-** An all-terrain vehicle is a four, six or eight wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain or rugged terrain and water and not used for commercial purposes.

**Golf Cart-** A golf cart is a three or four wheel motor vehicle capable of speeds not greater than 25 miles per hour and can carry golfers and their equipment around a golf course or was designed for use in residential areas with low density traffic and low speed zones and not used for commercial purposes.

See page MF-1 for specific definitions by symbol.

**Rule 2. - Policy Form**

All-Terrain Vehicles and Golf Carts will be written using motorcycle policy MT4001, Declarations MT4000 and Recreational Vehicle Endorsement MT4007. Additional endorsements will be used as necessary for applicable coverages.

**Rule 3. - Premium Determination**

All rounding will be done according to Rule 8.

The Bodily Injury Liability and Property Damage Liability premiums will be determined as follows:

- A. Determine appropriate territory based on risk location (T Page).
- B. Determine the annual premium base rate for the territory from A. above. (R Pages).
- C. Multiply rate from B. above by the applicable increased limit factor (R Pages); Round.
- D. Multiply rate from C. above by the applicable vehicle CC size factor (MF Page); Round.  
(Where "cc" is shown, it means the cubic centimeter displacement of the engine.)
- E. Multiply rate from D. above by the applicable operator age factor (AG Page); Round.
- F. Multiply rate from E. above by the applicable vehicle symbol factor (MF Page); Round.
- G. Multiply rate from F. above by the applicable vehicle age factor (MF Page); Round.
- H. Multiply rate from G. above by the applicable financial responsibility factor (FR Page); Round.
- I. Multiply rate from H. above by the applicable acquisition factor (MF Page); Round.
- J. Multiply rate from I. above by the total Underwriting Surcharge/Discount factor (Q Pages); Round.

The Comprehensive and Collision premiums will be determined as follows:

- A. Determine appropriate territory (T Page).
- B. Determine the physical damage base rate for the territory from A. above. (R Pages)
- C. Divide the total value of the unit by 100.
- D. Multiply rate from B. above by the result from C. above.
- E. Multiply rate from D. above by the appropriate deductible credit (R Pages); Round.
- F. Multiply rate from E. above by the applicable vehicle CC size factor (MF Page); Round.  
(Where "cc" is shown, it means the cubic centimeter displacement of the engine.)
- G. Multiply rate from F. above by the applicable operator age factors (AG Page); Round.
- H. Multiply rate from G. above by the applicable vehicle symbol factor (MF Page); Round.
- I. Multiply rate from H. above by the applicable vehicle age factor (MF Page); Round.
- J. Multiply rate from I. above by the applicable financial responsibility factor (FR Page); Round.
- K. Multiply rate from J. above by the applicable acquisition factor (MF Page); Round.
- L. Multiply rate from K. above by the total Underwriting Surcharge/Discount factor (Q Pages); Round.

The Uninsured Motorists–Bodily Injury, Uninsured Motorists–Property Damage, Underinsured Motorists–Bodily Injury, Medical Payments and Funeral Expense premiums will be determined as follows:

- A. Determine the annual premium for the limit selected (R Pages).
- B. Multiply rate from A. above by the applicable financial responsibility factor (FR Page); Round.
- C. Multiply rate from B. above by the applicable acquisition factor (MF Page); Round.

The Personal Injury Protection Coverage premiums will be determined as follows:

- A. Determine the annual premium rate for the unit cc size selected.
- B. Multiply rate from A. above by the applicable financial responsibility factor (FR Page); Round.
- C. Multiply rate from B. above by the applicable acquisition factor (MF Page); Round.

ARKANSAS  
OFF ROAD RECREATIONAL VEHICLE  
RULE and RATE MANUAL  
RULES

**Rule 4. - Minimum Written and Earned Premium**

There is a minimum written of \$50.00 per policy. There is a minimum earned of \$50.00 per policy on any insured requested cancellation.

**Rule 5. - Policy Period**

No policy may be written for a period longer than 12 months.

**Rule 6. - Changes**

- A. All changes requiring adjustments of premium shall be computed pro rata.
- B. If an outstanding policy is amended and results in a premium adjustment of less than \$5.00, such adjustment is waived, except that any actual premium will be returned at the request of the insured.

**Rule 7. - Cancellation**

- A. Cancellation may be effected by the Company for the reasons enumerated in the policy conditions.
- B. If a policy or form of coverage is canceled by the Company, the return premium shall be computed pro rata, and the table on Page P-2A shall be used.
- C. If a policy or form of coverage is canceled by the insured, the return premium shall be computed short rate and the tables on Pages P-2B shall be used.
- D. If a policy or form of coverage is canceled by the Company or by the insured and results in a return premium of less than \$5.00, such return is waived, except that any actual premium will be returned at the request of the insured.

**Rule 8. - Whole Dollar Premium**

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

**Rule 9. - Reserved for Future Use**

**Rule 10. - Acceptable Accessories**

Accessory value is added to the unit value for rating.

**All-Terrain Vehicle**

Acceptable non-stock accessories include, but is not limited to, racks, floorboards, windshields and custom seats.

**Golf Cart**

Acceptable non-stock accessories include, but is not limited to, windshield, sun canopy, basket and utility attachments.

**Rule 11. - Reserved for Future Use**

**Rule 12. - Installment Billing Fee**

A fully earned fee of \$5.00 will be charged for each non-EFT/ACH and \$1.00 will be charged for all electronic funds transfer (EFT) and/or automated clearing house (ACH) installment billing issued by the Company under their optional installment billing plan.

**Rule 13. – Reserved for Future Use**

**Rule 14. – Non-Sufficient Funds Fee**

A \$25 fee will be charged to recover costs associated with processing non-sufficient funds.

OFF ROAD RECREATIONAL VEHICLE PROGRAM  
RULE AND RATE MANUAL  
PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	0.003	1	32	0.088	1	60	0.164	1	91	0.249	1	121	0.332	1	152	0.416
2	2	0.005	2	33	0.090	2	61	0.167	2	92	0.252	2	122	0.334	2	153	0.419
3	3	0.008	3	34	0.093	3	62	0.170	3	93	0.255	3	123	0.337	3	154	0.422
4	4	0.011	4	35	0.096	4	63	0.173	4	94	0.258	4	124	0.340	4	155	0.425
5	5	0.014	5	36	0.099	5	64	0.175	5	95	0.260	5	125	0.342	5	156	0.427
6	6	0.016	6	37	0.101	6	65	0.178	6	96	0.263	6	126	0.345	6	157	0.430
7	7	0.019	7	38	0.104	7	66	0.181	7	97	0.266	7	127	0.348	7	158	0.433
8	8	0.022	8	39	0.107	8	67	0.184	8	98	0.268	8	128	0.351	8	159	0.436
9	9	0.025	9	40	0.110	9	68	0.186	9	99	0.271	9	129	0.353	9	160	0.438
10	10	0.027	10	41	0.112	10	69	0.189	10	100	0.274	10	130	0.356	10	161	0.441
11	11	0.030	11	42	0.115	11	70	0.192	11	101	0.277	11	131	0.359	11	162	0.444
12	12	0.033	12	43	0.118	12	71	0.195	12	102	0.279	12	132	0.362	12	163	0.447
13	13	0.036	13	44	0.121	13	72	0.197	13	103	0.282	13	133	0.364	13	164	0.449
14	14	0.038	14	45	0.123	14	73	0.200	14	104	0.285	14	134	0.367	14	165	0.452
15	15	0.041	15	46	0.126	15	74	0.203	15	105	0.288	15	135	0.370	15	166	0.455
16	16	0.044	16	47	0.129	16	75	0.205	16	106	0.290	16	136	0.373	16	167	0.458
17	17	0.047	17	48	0.132	17	76	0.208	17	107	0.293	17	137	0.375	17	168	0.460
18	18	0.049	18	49	0.134	18	77	0.211	18	108	0.296	18	138	0.378	18	169	0.463
19	19	0.052	19	50	0.137	19	78	0.214	19	109	0.299	19	139	0.381	19	170	0.466
20	20	0.055	20	51	0.140	20	79	0.216	20	110	0.301	20	140	0.384	20	171	0.468
21	21	0.058	21	52	0.142	21	80	0.219	21	111	0.304	21	141	0.386	21	172	0.471
22	22	0.060	22	53	0.145	22	81	0.222	22	112	0.307	22	142	0.389	22	173	0.474
23	23	0.063	23	54	0.148	23	82	0.225	23	113	0.310	23	143	0.392	23	174	0.477
24	24	0.066	24	55	0.151	24	83	0.227	24	114	0.312	24	144	0.395	24	175	0.479
25	25	0.068	25	56	0.153	25	84	0.230	25	115	0.315	25	145	0.397	25	176	0.482
26	26	0.071	26	57	0.156	26	85	0.233	26	116	0.318	26	146	0.400	26	177	0.485
27	27	0.074	27	58	0.159	27	86	0.236	27	117	0.321	27	147	0.403	27	178	0.488
28	28	0.077	28	59	0.162	28	87	0.238	28	118	0.323	28	148	0.405	28	179	0.490
29	29	0.079	29			29	88	0.241	29	119	0.326	29	149	0.408	29	180	0.493
30	30	0.082	30			30	89	0.244	30	120	0.329	30	150	0.411	30	181	0.496
31	31	0.085	31			31	90	0.247				31	151	0.414			
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	0.499	1	213	0.584	1	244	0.668	1	274	0.751	1	305	0.836	1	335	0.918
2	183	0.501	2	214	0.586	2	245	0.671	2	275	0.753	2	306	0.838	2	336	0.921
3	184	0.504	3	215	0.589	3	246	0.674	3	276	0.756	3	307	0.841	3	337	0.923
4	185	0.507	4	216	0.592	4	247	0.677	4	277	0.759	4	308	0.844	4	338	0.926
5	186	0.510	5	217	0.595	5	248	0.679	5	278	0.762	5	309	0.847	5	339	0.929
6	187	0.512	6	218	0.597	6	249	0.682	6	279	0.764	6	310	0.849	6	340	0.932
7	188	0.515	7	219	0.600	7	250	0.685	7	280	0.767	7	311	0.852	7	341	0.934
8	189	0.518	8	220	0.603	8	251	0.688	8	281	0.770	8	312	0.855	8	342	0.937
9	190	0.521	9	221	0.605	9	252	0.690	9	282	0.773	9	313	0.858	9	343	0.940
10	191	0.523	10	222	0.608	10	253	0.693	10	283	0.775	10	314	0.860	10	344	0.942
11	192	0.526	11	223	0.611	11	254	0.696	11	284	0.778	11	315	0.863	11	345	0.945
12	193	0.529	12	224	0.614	12	255	0.699	12	285	0.781	12	316	0.866	12	346	0.948
13	194	0.532	13	225	0.616	13	256	0.701	13	286	0.784	13	317	0.868	13	347	0.951
14	195	0.534	14	226	0.619	14	257	0.704	14	287	0.786	14	318	0.871	14	348	0.953
15	196	0.537	15	227	0.622	15	258	0.707	15	288	0.789	15	319	0.874	15	349	0.956
16	197	0.540	16	228	0.625	16	259	0.710	16	289	0.792	16	320	0.877	16	350	0.959
17	198	0.542	17	229	0.627	17	260	0.712	17	290	0.795	17	321	0.879	17	351	0.962
18	199	0.545	18	230	0.630	18	261	0.715	18	291	0.797	18	322	0.882	18	352	0.964
19	200	0.548	19	231	0.633	19	262	0.718	19	292	0.800	19	323	0.885	19	353	0.967
20	201	0.551	20	232	0.636	20	263	0.721	20	293	0.803	20	324	0.888	20	354	0.970
21	202	0.553	21	233	0.638	21	264	0.723	21	294	0.805	21	325	0.890	21	355	0.973
22	203	0.556	22	234	0.641	22	265	0.726	22	295	0.808	22	326	0.893	22	356	0.975
23	204	0.559	23	235	0.644	23	266	0.729	23	296	0.811	23	327	0.896	23	357	0.978
24	205	0.562	24	235	0.647	24	267	0.732	24	297	0.814	24	328	0.899	24	358	0.981
25	206	0.564	25	237	0.649	25	268	0.734	25	298	0.816	25	329	0.901	25	359	0.984
26	207	0.567	26	238	0.652	26	269	0.737	26	299	0.819	26	330	0.904	26	360	0.986
27	208	0.570	27	239	0.655	27	270	0.740	27	300	0.822	27	331	0.907	27	361	0.989
28	209	0.573	28	240	0.658	28	271	0.742	28	301	0.825	28	332	0.910	28	362	0.992
29	210	0.575	29	241	0.660	29	272	0.745	29	302	0.827	29	333	0.912	29	363	0.995
30	211	0.578	30	242	0.663	30	273	0.748	30	303	0.830	30	334	0.915	30	364	0.997
31	212	0.581	31	243	0.666				31	304	0.833				31	365	1.000

OFF ROAD RECREATIONAL VEHICLE  
SHORT RATE TABLE

DAYS	IN FORCE	ANNUAL	6 MONTH	3 MONTH
1		5%	6%	6%
2		6%	7%	7%
3		7%	8%	9%
4		7%	9%	12%
5		8%	10%	16%
6		8%	11%	17%
7		9%	12%	18%
8		9%	13%	19%
9		10%	14%	20%
10		10%	15%	21%
11		11%	16%	22%
12		11%	17%	23%
13		12%	18%	24%
14		12%	18%	26%
15		13%	19%	27%
16		13%	19%	28%
17		14%	20%	29%
18		14%	20%	30%
19		15%	21%	31%
20		15%	21%	32%
21		16%	22%	33%
22		16%	23%	34%
23		17%	23%	36%
24		17%	24%	37%
25		17%	24%	38%
26		18%	25%	39%
27		18%	25%	40%
28		18%	26%	41%
29		18%	26%	42%
30		19%	27%	43%
31		19%	27%	44%
32		19%	28%	46%
33		20%	29%	47%
34		20%	29%	48%
35		20%	30%	49%
36		20%	30%	50%
37		21%	31%	51%
38		21%	31%	52%
39		21%	32%	53%
40		21%	32%	54%
41		22%	33%	56%
42		22%	34%	57%
43		22%	34%	58%
44		23%	35%	59%
45		23%	35%	60%
46		23%	36%	61%
47		23%	36%	62%
48		24%	37%	62%
49		24%	37%	63%
50		24%	38%	65%

DAYS	IN FORCE	ANNUAL	6 MONTH	3 MONTH
51		24%	38%	66%
52		25%	39%	66%
53		25%	40%	67%
54		25%	40%	68%
55		26%	41%	69%
56		26%	41%	70%
57		26%	42%	70%
58		26%	42%	71%
59		27%	43%	73%
60		27%	43%	74%
61		27%	44%	74%
62		27%	44%	75%
63		28%	45%	76%
64		28%	46%	77%
65		28%	46%	78%
66		29%	47%	78%
67		29%	47%	79%
68		29%	48%	81%
69		29%	48%	82%
70		30%	49%	82%
71		30%	49%	83%
72		30%	50%	84%
73		30%	50%	85%
74		31%	51%	86%
75		31%	52%	86%
76		31%	52%	87%
77		32%	53%	89%
78		32%	53%	90%
79		32%	54%	90%
80		32%	54%	91%
81		33%	55%	92%
82		33%	55%	93%
83		33%	56%	94%
84		34%	57%	94%
85		34%	57%	95%
86		34%	58%	97%
87		34%	58%	98%
88		35%	59%	98%
89		35%	59%	99%
90		35%	60%	100%
91		35%	60%	100%
92		36%	61%	
93		36%	61%	
94		36%	62%	
95		37%	62%	
96		37%	63%	
97		37%	63%	
98		37%	63%	
99		38%	64%	
100		38%	64%	

OFF ROAD RECREATIONAL VEHICLE  
SHORT RATE TABLE

DAYS IN FORCE	ANNUAL	6 MONTH
101	38%	65%
102	38%	65%
103	39%	66%
104	39%	66%
105	39%	67%
106	40%	67%
107	40%	67%
108	40%	68%
109	40%	68%
110	41%	69%
111	41%	69%
112	41%	70%
113	41%	70%
114	42%	70%
115	42%	71%
116	42%	71%
117	43%	72%
118	43%	72%
119	43%	73%
120	43%	73%
121	44%	74%
122	44%	74%
123	44%	74%
124	44%	75%
125	45%	75%
126	45%	76%
127	45%	76%
128	46%	77%
129	46%	77%
130	46%	77%
131	46%	78%
132	47%	78%
133	47%	79%
134	47%	79%
135	47%	80%
136	48%	80%
137	48%	81%
138	48%	81%
139	49%	81%
140	49%	82%
141	49%	82%
142	49%	83%
143	50%	83%
144	50%	84%
145	50%	84%
146	50%	85%
147	51%	85%
148	51%	85%

DAYS IN FORCE	ANNUAL	6 MONTH
149	51%	86%
150	52%	86%
151	52%	87%
152	52%	87%
153	52%	88%
154	53%	88%
155	53%	88%
156	53%	89%
157	54%	89%
158	54%	90%
159	54%	90%
160	54%	91%
161	55%	91%
162	55%	92%
163	55%	92%
164	55%	92%
165	56%	93%
166	56%	93%
167	56%	94%
168	57%	94%
169	57%	95%
170	57%	95%
171	57%	95%
172	58%	96%
173	58%	96%
174	58%	97%
175	58%	97%
176	59%	98%
177	59%	98%
178	59%	99%
179	60%	99%
180	60%	99%
181	60%	100%
182	60%	100%
183	61%	100%
184	61%	100%
185	61%	
186	61%	
187	61%	
188	62%	
189	62%	
190	62%	
191	62%	
192	63%	
193	63%	
194	63%	
195	63%	
196	63%	

OFF ROAD RECREATIONAL VEHICLE  
SHORT RATE TABLE

DAYS IN FORCE	ANNUAL 6 MONTH
197	64%
198	64%
199	64%
200	64%
201	65%
202	65%
203	65%
204	65%
205	65%
206	66%
207	66%
208	66%
209	66%
210	67%
211	67%
212	67%
213	67%
214	67%
215	68%
216	68%
217	68%
218	68%
219	69%
220	69%
221	69%
222	69%
223	69%
224	70%
225	70%
226	70%
227	70%
228	70%
229	71%
230	71%
231	71%
232	71%
233	72%
234	72%
235	72%
236	72%
237	72%
238	73%
239	73%
240	73%
241	73%
242	74%
243	74%
244	74%

DAYS IN FORCE	ANNUAL 6 MONTH
245	74%
246	74%
247	75%
248	75%
249	75%
250	75%
251	76%
252	76%
253	76%
254	76%
255	76%
256	77%
257	77%
258	77%
259	77%
260	77%
261	78%
262	78%
263	78%
264	78%
265	79%
266	79%
267	79%
268	79%
269	79%
270	80%
271	80%
272	80%
273	80%
274	81%
275	81%
276	81%
277	81%
278	81%
279	82%
280	82%
281	82%
282	82%
283	83%
284	83%
285	83%
286	83%
287	83%
288	84%
289	84%
290	84%
291	84%
292	85%



OFF ROAD RECREATIONAL VEHICLE  
SHORT RATE TABLE

DAYS	
IN FORCE	ANNUAL
293	85%
294	85%
295	85%
296	85%
297	86%
298	86%
299	86%
300	86%
301	86%
302	87%
303	87%
304	87%
305	87%
306	88%
307	88%
308	88%
309	88%
310	88%
311	89%
312	89%
313	89%
314	89%
315	90%
316	90%
317	90%
318	90%
319	90%
320	91%
321	91%
322	91%
323	91%
324	92%
325	92%
326	92%
327	92%
328	92%
329	93%
330	93%
331	93%
332	93%
333	94%
334	94%
335	94%
336	94%
337	94%
338	95%
339	95%
340	95%
341	95%
342	95%

DAYS	
IN FORCE	ANNUAL
343	96%
344	96%
345	96%
346	96%
347	97%
348	97%
349	97%
350	97%
351	97%
352	98%
353	98%
354	98%
355	98%
356	99%
357	99%
358	99%
359	99%
360	99%
361	100%
362	100%
363	100%
364	100%
365	100%

ARKANSAS  
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TERRITORY PAGE

TERRITORY 1

Entire State

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OFF ROAD RECREATIONAL VEHICLE  
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RATE PAGES

**A. MANDATORY LIABILITY COVERAGE AT FINANCIAL RESPONSIBILITY LIMITS INCLUDES:**

Bodily Injury Liability, Property Damage Liability

25/50/25	<u>ENTIRE STATE</u>
BI BASE RATE:	\$39
PD BASE RATE:	\$17

**B. INCREASED LIMITS OF LIABILITY - Multiply this factor against base rate before other adjustments**

	<u>Bodily Injury Liability</u>	<u>Property Damage Liability</u>
50/100/25	1.60	1.00
100/300/50	2.00	1.20
250/500/100	2.40	1.35

**C. PHYSICAL DAMAGE COVERAGE INCLUDES:**

Rate based on Actual Cash Value

	<u>ENTIRE STATE</u>
Comprehensive:	1.64%
Collision:	2.45%

Deductible:	<u>FACTOR</u>
\$2,000	0.65
\$1,500	0.70
\$1,000	0.75
\$500	0.87
\$250	1.00

**D. OTHER COVERAGES - The following additional coverages are available for purchase:**

1. Medical Payments

Provisions for this optional coverage are found in the motorcycle policy provisions.

<u>LIMIT</u>	<u>ANNUAL PREMIUM</u>
\$1,000	\$33
\$2,500	\$74
\$5,000	\$119

2. Uninsured Motorists - Bodily Injury

This optional coverage will be offered to all insureds up to their purchased BI liability limits. Selection rejection forms will be obtained when required.

<u>LIMIT</u>	<u>ANNUAL RATE</u>
\$25,000/50,000	\$51
\$50,000/\$100,000	\$92
\$100,000/\$300,000	\$128

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**D. OPTIONAL COVERAGES - Continued**

3. Uninsured Motorists - Property Damage

This optional coverage will be offered to all insureds up to their purchased PD liability limits. Selection rejection forms will be obtained when required. A \$200 deductible will apply.

<u>LIMIT</u>	<u>ANNUAL RATE</u>
\$25,000	\$35
\$50,000	\$53

4. Underinsured Motorists - Bodily Injury

This optional coverage will be offered to all insureds up to their purchased BI liability limits. However, this coverage cannot be purchased unless the insured has also purchased UM-BI and the limit they purchase of this coverage must be equal to the purchased UM-BI limits. Selection rejection forms will be obtained when required.

<u>LIMIT</u>	<u>ANNUAL RATE</u>
\$25,000/50,000	\$53
\$50,000/\$100,000	\$95
\$100,000/\$300,000	\$133

5. Personal Injury Protection (PIP) Benefits

This optional coverage includes Medical Payments of \$5000, Work Loss up to \$7280 for income earners and \$3640 for non-income earners and Accidental Death Benefits of \$5000. Selection rejection forms will be obtained when required.

<u>Cycle Size</u>	<u>Medical Payments</u>	<u>Work Loss Expense</u>	<u>Accidental Death</u>
0-150cc	\$200	\$119	\$36
151-300cc	\$250	\$131	\$43
301-450cc	\$282	\$149	\$48
451-600cc	\$313	\$161	\$55
601-750cc	\$375	\$185	\$67
751-900cc	\$407	\$197	\$72
901-1050cc	\$438	\$209	\$79
1051-1250cc	\$463	\$217	\$87
Over 1250cc	\$482	\$226	\$96

6. Funeral Expense Coverage

Provisions for this optional coverage are found in the Funeral Expense Coverage Endorsement.

LIMIT	\$5,000
ANNUAL RATE:	\$20

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**OPERATOR AGE FACTORS**

AGE OF OPERATOR	ALL-TERRAIN VEHICLE		GOLF CART	
	LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR	LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR
14**	4.00	4.00	n/a	n/a
15**	4.00	4.00	n/a	n/a
16	4.00	4.00	0.85	0.85
17	4.00	4.00	0.85	0.85
18	4.00	4.00	0.85	0.85
19	4.00	4.00	0.85	0.85
20	4.00	4.00	0.85	0.85
21	2.50	2.50	0.85	0.85
22	2.50	2.50	0.85	0.85
23	2.50	2.50	0.85	0.85
24	2.50	2.50	0.85	0.85
25	1.15	1.15	0.85	0.85
26	1.15	1.15	0.85	0.85
27	1.15	1.15	0.85	0.85
28	1.15	1.15	0.85	0.85
29	1.15	1.15	0.85	0.85
30	1.15	1.15	0.85	0.85
31	1.15	1.15	0.85	0.85
32	0.85	0.85	0.85	0.85
33	0.85	0.85	0.85	0.85
34	0.85	0.85	0.85	0.85
35	0.85	0.85	0.85	0.85
36-40	0.85	0.85	0.85	0.85
41-45	0.85	0.85	0.85	0.85
46-50	0.85	0.85	0.85	0.85
51-55	0.85	0.85	0.85	0.85
56 - 60	0.85	0.85	0.85	0.85
61-65	0.85	0.85	0.85	0.85
66 and over	0.85	0.85	0.85	0.85

\*\* Operators under 16 are only allowed in the ATV program. They must have passed an ATV Rider Safety Course, but are excluded from vehicles over 90 cc's regardless if course is taken.

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**FINANCIAL RESPONSIBILITY FACTORS**

For the first year the Financial Responsibility factor is in effect, the impact of that factor will be capped at +/- 15% for renewal business only. For those policies, when the Financial Responsibility factor listed in the table below is: (a) greater than 1.15, then the applicable factor will be 1.15; and (b) less than 0.85, then the applicable factor will be 0.85; and (c) any other factor, then the applicable factor will remain the factor listed in the table below. When that period ends, the Financial Responsibility factors for renewal business will be the factors listed below.

FINANCIAL RESPONSIBILITY RANGE	FACTOR
1-550	1.65
551-600	1.35
601-650	1.20
651-700	1.10
701-750	1.00
751-800	0.95
801-850	0.88
851-900	0.82
901-950	0.75
951-997	0.65
998 - No Hit	1.00
999 - Thin	1.10

ARKANSAS (03)  
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**I. SYMBOL FACTORS\***

		ALL PROGRAMS	
SYMBOL NUMBER	SYMBOL NAME	LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR
40	Off Road Vehicle: Sport/Performance ATV (4 wheel only)	0.54	1.50
41	Off Road Vehicle: Recreation/Utility ATV (4 wheel only)	0.38	1.06
42	Off Road Vehicle: Super Utility ATV (4, 6 & 8 wheel) & any pre-1986 ATV	0.38	1.04
44	Off Road Golf Cart	0.45	0.65

\* The symbols apply to both new and renewal business. At renewal, the Company may change or add symbols.

**II. VEHICLE AGE FACTORS - Model year will change on October 1st of each year**

AGE OF VEHICLE	ALL-TERRAIN VEHICLE		GOLF CART	
	LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR	LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR
New	1.00	1.10	1.00	1.10
New	N/A	N/A	N/A	N/A
1 year	1.00	1.00	1.00	1.00
2 years	1.00	0.95	1.00	0.95
3 years	0.85	0.90	0.85	0.90
4 years	0.80	0.87	0.80	0.87
5 years	0.80	0.84	0.80	0.84
6 years	0.78	0.82	0.78	0.82
7 years	0.78	0.82	0.78	0.82
8-10 years	0.78	0.82	0.78	0.82
11 years & over	0.75	0.80	0.75	0.80

**III. CC SIZE FACTORS**

CUBIC CENTIMETERS OF ENGINE	ALL-TERRAIN VEHICLE		GOLF CART	
	LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR	LIABILITY FACTOR	PHYSICAL DAMAGE FACTOR
0 - 150 cc's	1.00	1.00	1.00	1.00
151 - 300 cc's	1.00	1.00	1.00	1.00
301 - 450 cc's	1.00	1.00	1.00	1.00
451 - 600 cc's	1.00	1.00	1.00	1.00
601 - 750 cc's	1.00	1.00	1.00	1.00
751 - 900 cc's	1.00	1.00	1.00	1.00
901 - 1050 cc's	1.00	1.00	1.00	1.00
1051 - 1250 cc's	1.00	1.00	1.00	1.00
Over 1250 cc's	1.00	1.00	1.00	1.00

**IV. ACQUISITION EXPENSE FACTORS**

DISTRIBUTION CHANNEL	FACTOR
Direct	1.00
Manufacturer/Association	1.03
Agent	1.06

ARKANSAS  
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RULE and RATE MANUAL  
UNDERWRITING SURCHARGES AND DISCOUNTS BY COVERAGE

The following surcharges and discount percentages will be additive and will be applied to each indicated coverage after all other factors have been applied. (See Premium Determination Rule on Rule Pages.) Where indicated, these surcharges and credits will not apply to ATV and/or Golf Carts. The maximum offset, if a credit, will be 35%.

**SURCHARGES**

1. RESERVED FOR FUTURE USE

2. MOTOR VEHICLE DRIVING RECORD

Violations in the last three years will be used. Minor violations will be those as accepted by the Department of Motor Vehicles in this state. Major violations will be defined as hit and run, reckless driving, driving under the influence of alcohol or driving under the influence of a drug/narcotic, implied consent, and reckless homicide.

2nd minor violation

3rd or over minor violation

1st major violation; no other violations

1st major violation; has other violations

2nd or over major violation

1st chargeable at-fault accident\*\*

2nd or over chargeable at-fault accident\*\*

APPLIES TO:			
%	LIAB	CP	CL

25%	X		X
50%	X		X
75%	X		X
100%	X		X
150%	X		X
25%	X		X
75%	X		X

\*\*A chargeable at fault accident will be considered any accident that was caused either wholly or partially by the insured, a resident of the same household or other customary operator, (unless written evidence such as a police report is submitted exonerating the operator) where the damages due to the accident exceed \$1,000.

**DISCOUNTS**

1. RENEWAL DISCOUNT

A renewal discount will be given on an annual basis to any insured who renews their policy with the Company.

-10%	X	X	X
------	---	---	---

2. SAFE DRIVER DISCOUNT

A discount will be given to any operator with no more than one minor violation and no chargeable at-fault accidents.

-10%	X	X	X
------	---	---	---

3. DRIVER EDUCATION/SAFETY COURSE DISCOUNT

Discount allowed for completion of any ATV driver education/safety course if insuring that type of vehicle.

-10%	X	X	X
------	---	---	---

**NOTE: This discount does not apply to Golf Carts (sym 44)**

4. TRANSFER DISCOUNT

Discount allowed if insured had coverage for the ATV or golf cart with another insurance company within the previous six months.

-10%	X	X	X
------	---	---	---

5. ANTI-THEFT DISCOUNT

Any ATV or golf cart equipped with a permanently attached electronic alarm or tracking device will be eligible for discount provided proof of purchase has been provided to company.

-10%		X	
------	--	---	--

6. MULTI-UNIT DISCOUNT

If the insured insures multiple units within the same policy, the following policy discount will be given:

2 units

3 or more units

-5%	X	X	X
-10%	X	X	X



SERFF Tracking Number: MRKA-125804064 State: Arkansas  
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: ARORRR-081  
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine  
Product Name: Off-Road Recreational Vehicle  
Project Name/Number: /

## Supporting Document Schedules

**Review Status:**  
**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty **Filed** 09/25/2008

**Comments:**  
Not required as all required information is contained in the General Information and Rate/Rule Schedule.

**Review Status:**  
**Satisfied -Name:** NAIC loss cost data entry document **Filed** 09/25/2008

**Comments:**  
Loss costs are not used for this program. Form RF-1 is attached.

**Attachment:**  
Ar RF-1 Off.pdf

**Review Status:**  
**Bypassed -Name:** NAIC Loss Cost Filing Document  
for OTHER than Workers' Comp **Filed** 09/25/2008

**Bypass Reason:** This program does not use loss costs.

**Comments:**

**Review Status:**  
**Satisfied -Name:** Filing Memorandum **Filed** 09/25/2008

**Comments:**  
**Attachment:**  
OFF - AR - 2008 - MEMO.pdf

**Review Status:**  
**Satisfied -Name:** Rule and Rate Manual Listing **Filed** 09/25/2008

**Comments:**  
**Attachment:**  
OFF - AR - 2008 - Rule List.pdf

**Review Status:**

*SERFF Tracking Number:*      *MRKA-125804064*

*State:*      *Arkansas*

*Filing Company:*      *Markel American Insurance Company*

*State Tracking Number:*      *EFT \$100*

*Company Tracking Number:*      *ARORRR-081*

*TOI:*      *09.0 Inland Marine*

*Sub-TOI:*      *09.0006 Other Personal Inland Marine*

*Product Name:*      *Off-Road Recreational Vehicle*

*Project Name/Number:*      */*

**Satisfied -Name:**      Financial Responsibility Factor      Filed      09/25/2008  
Support

**Comments:**

**Attachment:**

Financial Responsibility Factor Support.pdf



## FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

Form RF-1

1.	This filing transmittal is part of Company Tracking #		ARORRR-081	Rev. 4/96
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number		Not applicable.	
		Company Name	Company NAIC Number	
3.	A.	Markel American Insurance Company	B.	28932
		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A.	09.0 Inland Marine	B.	09.0006 Other Personal Inland Marine

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
All	0.0%	0.00%					
TOTAL OVERALL EFFECT			0.0%	0.00%			

## 6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	2,243	none	n/a	736,268	279,120	37.90%	53.10%
2006	2,559	-4.30%	3/2/2006	856,771	490,096	57.20%	42.01%
2005	2,591	1.15%	3/1/2005	781	409	52.39%	65.00%
2004	2,602	5.65%	4/1/2004	966	459	47.53%	56.80%
2003	2,415	13.8%	02/10/03	818	600	73.28%	55.93%

## 7.

Expense Constants	Selected Provisions
A. Total Production Expense	7.6%
B. General Expense + ULAE	17.6%
C. Taxes, License & Fees	1.9%
D. Underwriting Profit & Contingencies	9%
E. Other (explain)=Invstmt Inc.	2.3%
F. TOTAL	33.8%

8. N Apply Lost Cost Factors to Future Filings? (Y or N)9. 15% Estimated Maximum Rate Increase for any Arkansas Insured (%) Territory (if applicable):10. -23.5% Estimated Maximum Rate Decrease for any Arkansas Insured (%) Territory (if applicable)

Insureds with a Financial Responsibility range of 1-650

Insureds with a Financial Responsibility range of 851-997 that were in the prior Territory 1

ARKANSAS  
OFF ROAD RECREATIONAL VEHICLE  
PROGRAM  
FILING MEMORANDUM

**ALL Pages**

Removed references to Motorcycles as splitting program into separate filings: Motorcycle and Off  
***All other changes are detailed below:***

<b>P-Pages</b>	Due to changes outlined below, individual rules may have moved to different page numbers.	
	<i>Rule 3</i>	Revised to add financial responsibility component Consolidated Rule 13 into Rule 3
	<i>Rule 9</i>	Deleted Rule 9 - Financial Responsibility Filings. This rule will remain blank and is reserved for future use.
	<i>Rule 10</i>	Revised to clarify accessory value is added to the unit value for rating purposes
	<i>Rule 11</i>	Deleted Rule 11 - Deductible for Comprehensive and Collision and moved available deductibles and factors to the Rate page. This rule will remain blank and is reserved for future use.
	<i>Rule 12</i>	Added \$1 fee for electronic funds transfers (EFT) and automated clearing house (ACH transactions
	<i>Rule 13</i>	Deleted Rule 13 - Acquisition Expense and included in Rule 3. Premium Determination.
		This rule will remain blank and is reserved for future use.

<b>P-2A</b>	Revised Title
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<b>P-2B(1-4)</b>	Revised Title
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<b>T-1</b>	Combined all zip codes in the state into one Territory. Adopted the base rates from the lowest rated territory.
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<b>R-Pages</b>	A. & C.	Retitled "Territory 2" as "Entire State" and deleted all other territories and corresponding base rates.
	C.	Moved deductibles and corresponding factors from Rules and added \$2,000 and \$1,500 as available deductibles.
		Removed coverages not applicable to Off Road Recreational Vehicle

<b>AG-1</b>	No other changes were made.
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<b>FR-1</b>	Added Financial Responsibility Factor Page
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<b>MF-1</b>	I.	Clarified symbol 42
<b>MF-2 to MF-4</b>	Deleted from filing as many manufactures/models listed were no longer in production or representative of the symbol groupings.	

<b>Q-Pages</b>	Surcharges:	Increased Hazard, Escort Service, Corporately Titled Surcharges and the Accident Forgiveness portion of the Motor Vehicle Driving Record Surcharge: Removed as not applicable to Off Road Recreational Vehicle
	Discounts:	3. Driver Safety Course: Broadened discount by removing reference to trailer safety program
		Anti-Lock Brakes: Removed as not applicable to Off Road Recreational Vehicle
		5. Anti-Theft Alarm: Broadened discount to allow for tracking systems

ARKANSAS  
OFF ROAD RECREATIONAL VEHICLE  
PROGRAM

RULE AND RATE MANUAL LISTING PAGE - EFFECTIVE 12/15/2008

<u>PAGE NO.</u>	<u>EDITION DATE</u>	<u>INCLUSION</u>	<u>DESCRIPTION</u>	<u>REASON:</u>
P-1	12/15/2008	Included	GENERAL RULES	2008 Program Changes
P-2	12/15/2008	Included	GENERAL RULES	2008 Program Changes
P-3		Deleted	GENERAL RULES	Combined into P-2
P-2A	12/15/2008	Included	PRO RATA TABLE	Revised title
P-2B(1-4)	12/15/2008	Included	SHORT RATE TABLE	Revised title
T-1	12/15/2008	Included	TERRITORY PAGE	2008 Program Changes
R-1	12/15/2008	Included	RATE PAGE	2008 Program Changes
R-2	12/15/2008	Included	RATE PAGE	2008 Program Changes
R-3		Deleted	RATE PAGE	Combined into R-2
AG-1	12/15/2008	Included	OPERATOR AGE FACTORS	2008 Program Changes
FR-1	12/15/2008	Included	FINANCIAL RESPONSIBILITY FACTORS	2008 Program Changes
MF-1	12/15/2008	Included	SYMBOL, UNIT AGE, CC SIZE, AND ACQUISITION EXPENSE FACTORS	2008 Program Changes
MF-2		Deleted	SYMBOL DEFINITIONS	2008 Program Changes
MF-3		Deleted	SYMBOL DEFINITIONS, CON'T	2008 Program Changes
MF-4		Deleted	SYMBOL DEFINITIONS, CON'T	2008 Program Changes
Q-1	12/15/2008	Included	SURCHARGE/CREDIT PAGES	2008 Program Changes
Q-2		Deleted	SURCHARGE/CREDIT PAGES	Combined into Q-1

## MAIC & MIC Recreational Vehicle Program Financial Responsibility Factor Study

2003-2005

1st Party and 3rd Party:

ScoreGrp	ClaimCnt	IncLoss	EP	Avg Prem	LR	Freq	Sev	Pure Prem	PPFct	Cred	Comp Cred	WgtFct	SelectedFct
1-550	111	786,152	1,093,404	312	71.9%	3.16%	7,082	224	1.22	32.0%	1.45	1.38	1.65
551-600	398	2,897,328	4,014,893	322	72.2%	3.19%	7,280	232	1.27	60.6%	1.45	1.34	1.35
601-650	577	3,566,831	5,820,335	333	61.3%	3.30%	6,182	204	1.11	73.0%	1.07	1.10	1.20
651-700	822	4,392,009	8,876,828	337	49.5%	3.12%	5,343	167	0.91	87.1%	1.07	0.93	1.10
701-750	971	6,032,883	10,841,735	339	55.6%	3.04%	6,213	189	1.03	94.6%	0.95	1.02	1.00
751-800	880	5,721,031	10,463,111	339	54.7%	2.85%	6,501	186	1.01	90.1%	0.80	0.99	0.95
801-850	640	4,097,162	7,792,634	331	52.6%	2.72%	6,402	174	0.95	76.8%	0.75	0.90	0.88
851-900	417	2,719,695	5,104,176	330	53.3%	2.70%	6,522	176	0.96	62.0%	0.70	0.86	0.82
901-950	290	1,843,085	3,500,865	309	52.6%	2.56%	6,355	162	0.88	51.7%	0.70	0.80	0.75
951-997	1,284	8,897,619	15,365,703	311	57.9%	2.60%	6,930	180	0.98	100.0%	0.70	0.98	0.65
998 - No Hit	698	4,367,390	8,097,215	309	53.9%	2.7%	6,257	167	0.91	80.2%	1.00	0.93	1.00
999 - Thin File	277	2,253,683	3,357,847	313	67.1%	2.6%	8,136	210	1.15	50.6%	2.00	1.57	1.10
<b>Total</b>	<b>7,365</b>	<b>47,574,867</b>	<b>84,328,746</b>	<b>325</b>	<b>56.4%</b>	<b>2.8%</b>	<b>6,460</b>	<b>184</b>	<b>1.00</b>	<b>100.0%</b>			

Compliment of Credibility is American Modern Home Factors

Overall Impact is Revenue Neutral

ScoreGrp	Dist	Factor
1-550	2.4%	1.65
551-600	6.7%	1.35
601-650	8.4%	1.20
651-700	11.7%	1.10
701-750	13.5%	1.00
751-800	13.7%	0.95
801-850	10.9%	0.88
851-900	7.9%	0.82
901-950	6.5%	0.75
951-997	7.3%	0.65
998 - No Hit	9.1%	1.00
999 - Thin File	2.0%	1.10
<b>Total</b>	<b>100.0%</b>	<b>-0.6%</b>